

Exhibit B

LAW OFFICES
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December 7, 2023

SCOTT F. WATERMAN (Chapter 13)
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, Pennsylvania 19606
Via United States Mail

Kevin M Bove
3623 Gaul Street
Philadelphia, Pennsylvania 19134
Via United States Mail

BRAD J. SADEK
Sadek and Cooper
1315 Walnut Street
Suite 502
Philadelphia, Pennsylvania 19107
Via United States Mail

Re: Navy Federal Credit Union or its Successor or Assignee vs. Kevin M Bove
Chapter 13/Bankruptcy No. 20-10799-amc

Dear Parties:

We have been advised by our client that payment in accordance with the terms of the Stipulation approved by the Bankruptcy Court have not been made.

In order to cure the default, it will be necessary for your client to pay \$3,094.92, to become current under the Stipulation through December 2023, as well as all subsequent payments and late charges that fall due until the date of cure. The arrears are broken down as follows: two (2) delinquent payments, each in the amount of \$1,497.46, representing November 2023 through December 2023; and attorney fees and costs incurred in the amount of \$100.00 for the preparation and mailing of this Notice.

You are hereby notified that you have ten (10) days from the date of this letter in which to cure the default set forth above and to pay any subsequent payments that become due in the interim. At the expiration of the 10-day period, if the default has not been cured, I will file a Certification of Default with the Court in order to obtain an Order for relief from the Automatic Stay.

McCabe, Weisberg & Conway is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

Very truly yours,
/s/ Andrew M. Lubin
ANDREW M. LUBIN, ESQUIRE
McCABE, WEISBERG & CONWAY, LLC
AML/cbs